

Plaintiffs' Exhibit 5
(Part 2 of 2)

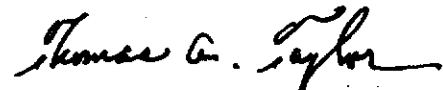
MUTUAL PROVISIONS

This policy is non-assessable. This means your only financial obligation is the premium for your insurance. You shall be entitled to such dividends as may be declared by the board of directors.

By virtue of this policy you are a member of the AMICA MUTUAL INSURANCE COMPANY and entitled to vote either in person or by proxy at all meetings of the Company. The annual meetings are held at its home office on the second Thursday of February in each year at 9:00 A.M.

This policy is signed on behalf of AMICA MUTUAL INSURANCE COMPANY by our President and Secretary at Lincoln, Rhode Island, and countersigned on the Declarations by our authorized agent or representative.


Secretary


President